COURSE OUTLINE

MODULE #1 – Annuity Basics

- Annuity – What Exactly Is This?
- Annuity Pyramid
- The “Triple Threat” Function of Annuity Growth
- 1994 – Hello, Fixed Indexed Annuities, Nice To Meet You!
- Components To Fixed Indexed Annuities
- Income Riders
- Don’t Build Your Memorization, Build Your Access To Information

MODULE #2 – Traditional FIA Sales Techniques

- Selling Safety
- Identifying Prospects – Marketing, Marketing, Marketing… You Don’t Need This!
- Searching For Assets
- Selling With A Plan

MODULE #3 – Approaching Your Medicare Client

- Understanding the “Scope of Appointment”
- Creating The Moment
- Introduce The Concept of: ***“Premium Offset”***

MODULE #4 – Closing The Sale & Growing Your Annuity Business

- Know Your Enemy – ***Don’t Ever Pitch or Present An Annuity!***
- Throw The First Punch – The Goal of Premium Offset
- Gather The Information You Need – Set The Follow-up Appointment
- Using Software To Create Your Presentation
- Work With Your FMO To Learn Two Products (No Bonus & Bonus)
- Present With Confidence & Close The Sale!
- The Next Steps In Your Annuity Sales Journey

COURSE NOTES

MODULE #1

- An Annuity is basically a ____________________ vehicle that is mostly offered with ______________________.

- The Annity Pyramid has two main elements, a __________________ phase, and a _____________________ phase.

- The Term of an Annuity specifies how long the Annuity maintains ____________________ ________________.

- Rank the following Annuity Types based on their opportunity for Reward (6 = Highest Reward):

  _____FIA _____VA _____FILA _____MYGA _____TFA _____RILA

- From the Annuities with zero risk, the ________ has the most potential for the highest returns.

- The Yield is the _________________ _______________ _________ from the beginning of the Term to the end.

- At the end of the Annuity's Term, the three options the client has are _______________________ surrender

  charge free, ____________ exchange the money into a new annuity, or start the __________________ phase.

- The "Triple Threat Function" means that as long as there are no distributions taken from the annuity, growth

  happens on the _________________, the ______________, and the ______________ that are owed.

- The four key players in the structure of a Fixed Indexed Annuity are the _____________, the ______________ _______________, a _____________ _____________, and the _____________ _______________.

- The two variables that are used to set rates in a Fixed Indexed Annuity are the ___________________ earned from the Fixed Asset, and the __________________ of the Index selected which sets the cost of the Option backing the Index.

- The main components to a Fixed Indexed Annuity are the ______________, the ___________________ ________________, the ________________ that credits on day 1, the ________________ ________________, the ___________________ & ___________________ that are represented as the rates, the _______________ ______________, and _________________.

- An Income Rider usually comes with a _________ that is deducted annually. The rider provides _______________ ________________ without giving up _______________ of the asset.

- Do not try to build your _______________________________ of all the components of a Fixed Indexed Annuity. Imagine trying to memorize the details of ________ Indexes that were available as of 2024?

- You want to show your clients and prospects that you have _________________ to the information needed to assist them in their Fixed Indexed Annuity purchase!

COURSE NOTES

MODULE #2

- The two concepts that provide safety in a Fixed Indexed Annuity are the ____________________ and the

  function of ______________________.

- You already have what financial advisors dream about, _________________ to the Fixed Indexed Annuity

  _______________ market!

- Searching for assets and selling with a plan are areas of selling Fixed Indexed Annuities that you can

  ____________ into but are _________ needed right now.

MODULE #3

- The “Scope of Appointment” form is a really good ___________ to use to get an ______________________

  outside of the two enrollment periods.

- Capitalizing on the _____ month rule for the duration of validity of the Scope of Appointment form, you now

  have a ________________ method to _________________ the moment to talk about Annuities.

- At the appointment, you want to ________________ if the client’s Medicare plan is really working for them.

  Would they be ____________________ if they could have a better plan for no extra cost?

COURSE NOTES

MODULE #4

- Know your __________________! If you simply pitch an annuity product to your Medicare client, they are going to take it to the ____________________ ___________________ they have been working with for years and they will _______________ it down, no matter how great it is!

- Client's will typically have money in some kind of fixed account. You can show them a ___________________ way to keep their money ________________, while at the same time accumulate more interest. So, __________________ spending any more money, they can ________________ their Medicare plan cost or use it to upgrade to a better plan.

- The "Golden Goose" is to find your client has purchased a Fixed Indexed Annuity, ______ or more years ago. This most likely means the client is __________ making very good returns and remember _________ sold it to them! This is how you can throw the ______________ _______________!

- You can get everything you need to run the _____________________ from the client's last __________________. There are some rare circumstances where you may need to reference their policy.

- Using RANKALYZER will help you demonstrate _______ __________ products you represent, as well as ______________ that you possess a knowledge level that far exceeds your competition.

- “Retro Pricing” is an actuarial _____________________ that, with a high level of accuracy, pin-points what crediting ____________ would have been 10 years ago to produce a more accurate back-test.

- “Draw Down” ___________________ crediting rate reductions throughout the 10 year back-test timeframe.

- COMPARALYZER is a tool that will help you ___________________ a Fixed Indexed Annuity to other fixed rate alternatives.

- No matter what your sales situation is, you will need to ____________________ your client’s money among the Indexes and crediting methods available in the product you sell. INDEXALYZER will give you allocation options based upon ________________.

- REVIEWALYZER gives you a complete ____________________ of any Fixed Indexed Annuity you discover. It will also run a ___________________________ plan, as well as allowing you to compare a ____________ Fixed Indexed Annuity to the old one. These reports will set you apart from your ________________________.

- The expected average Fixed Indexed Annuity case size is ___________________. With an average commission of __________ that earns you _______________ per case. If you write just ________ cases per year you can make an additional ____________________!

- To get started with this program, the path that leads to the best chance for ____________________ is to learn _________ products, a _______________ product to help offset surrender charges on replacements, and a ____________________ product for all other sales.

- This product from __________________, the Performance Elite 10 offers up to a ________ bonus. This product has amazing performance from some of the best Indexes in the industry.

- One of the most innovative products we have seen come out in a long time, ___________ offers the AssetGuard. Incredible growth potential, and a feature that __________________ the Participation Rate for _______ years!

- To get more information about how to get contracted with Athene and GBU through Brokers' Choice of America, call 800-344-4105 or email them at info@brokerschoice.com. Tell them you were on the MAP Bootcamp.

- Present with confidence! You have the ___________________, the access to _______________________, the best __________________ in the industry, and now the ______________________ to make it happen!

- For information on the WHAT'S NEXT options see contact information below:
  - **ANNUITY UNIVERSITY – How To Sell Annuities**
    - Call: 800-344-4105 or Email: info@brokerschoice.com
  - **HonorShield LTC Conversations That Grow Your Business**
    - Call: 615-764-0019 or Email: kerry@honorshield.com
  - **JourneyGuide Financial Planning Software**
    - Call: 844-427-4576 or Email: mlsmith@journeyguideplanning.com

COURSE NOTES